

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Phyllis J Lorenzo

Debtor(s)

Case No. 15 B 04941

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/16/2015.
- 2) The plan was confirmed on 05/18/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 06/20/2016.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$26,284.56.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$13,800.00
Less amount refunded to debtor	\$4,945.42

NET RECEIPTS: **\$8,854.58**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$312.36
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,312.36**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Honda Finance Corporation	Unsecured	0.00	NA	NA	0.00	0.00
American Infosource LP	Unsecured	196.35	NA	NA	0.00	0.00
American InfoSource LP as Agent	Unsecured	1,036.71	1,036.71	1,036.71	1,036.71	0.00
Amex	Unsecured	0.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	0.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	0.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	0.00	NA	NA	0.00	0.00
Bluegreen Corp	Unsecured	0.00	NA	NA	0.00	0.00
BMO Harris Bank	Unsecured	0.00	NA	NA	0.00	0.00
Cavalry SPV I LLC	Unsecured	248.00	135.08	135.08	135.08	0.00
Central Loan Admin & R	Unsecured	0.00	NA	NA	0.00	0.00
Chase Card	Unsecured	0.00	NA	NA	0.00	0.00
Chase Card	Unsecured	0.00	NA	NA	0.00	0.00
Citi	Unsecured	0.00	NA	NA	0.00	0.00
Citibankna	Unsecured	2,654.00	NA	NA	0.00	0.00
Comenity Bank/express	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank/Vctrssec	Unsecured	0.00	NA	NA	0.00	0.00
Green Tree Servicing LLC	Unsecured	0.00	NA	NA	0.00	0.00
Hsbc/Carsn	Unsecured	0.00	NA	NA	0.00	0.00
IRWIN HOME EQUITY	Unsecured	0.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	167.28	NA	NA	0.00	0.00
Ocwen Loan Servicing LLC	Unsecured	0.00	NA	NA	0.00	0.00
Ocwen Loan Servicing LLC	Secured	0.00	NA	NA	0.00	0.00
Onewest Bank	Unsecured	0.00	NA	NA	0.00	0.00
Onewest Bank	Unsecured	0.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	9,206.04	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	2,971.27	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	3,486.37	NA	NA	0.00	0.00
Syncb/gap	Unsecured	0.00	NA	NA	0.00	0.00
Syncb/Old Navy	Unsecured	0.00	NA	NA	0.00	0.00
Syncb/Sams Club	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Tnb - Target	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo	Secured	2,000.00	0.00	2,000.00	0.00	0.00
Wells Fargo Bank	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo Bank	Secured	2,000.00	1,560.82	1,560.82	1,534.45	26.37
Wells Fargo Bank	Unsecured	0.00	1,809.61	1,809.61	1,809.61	0.00
Wells Fargo Bank	Unsecured	0.00	5,793.64	5,793.64	0.00	0.00
Wells Fargo Bank	Unsecured	1,809.61	NA	NA	0.00	0.00
Wellsfargo	Unsecured	0.00	NA	NA	0.00	0.00
Wf Crd Svc	Unsecured	0.00	NA	NA	0.00	0.00
Wffinancial	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,560.82	\$1,534.45	\$26.37
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$3,560.82	\$1,534.45	\$26.37
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$8,775.04	\$2,981.40	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,312.36</u>	
Disbursements to Creditors	<u>\$4,542.22</u>	
TOTAL DISBURSEMENTS :		<u>\$8,854.58</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/17/2017

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.